IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION CIVIL ACTION NO.: 3:05CV360

MARIA MINSKER,)	
Plaintiff,)	
)	
v.)	ORDER
)	
MBNA AMERICA BANK, N.A. and)	
APEX FINANCIAL MANAGEMENT,)	
L.L.C.,)	
Defendants.)	

THIS MATTER IS BEFORE THE COURT on the "Motion to Dismiss" (Document No. 3) and "Brief in Support ..." (Document No. 4), both filed August 31, 2005 by MBNA America Bank, N.A. On October 5, 2005, the Court was informed by counsel for Maria Minsker that Ms. Minsker does not contest the Motion. As such, this Court will grant the Motion to Dismiss.

IT IS, THEREFORE, ORDERED that the "Motion to Dismiss" (Document No. 3) is **GRANTED** and the Fifth Cause of Action is **DISMISSED**.

Signed: October 5, 2005

Robert J. Conrad, Jr. United States District Judge